

**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
 CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

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 CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

**About Kaiser Permanente**

- Kaiser Permanente provides services directly to our members through an integrated medical care program
- Health Plan, Plan Hospitals, and the Medical Group work together to provide our members with convenient access to quality care

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
 CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

**About Kaiser Permanente (continued)**

- Our medical care program gives you access to all of the covered Services you may need:
  - Routine care with your own personal Plan Physician
  - Specialty Care
  - Hospital Care
  - Laboratory and Pharmacy Services
  - Urgent and Emergency Care
  - Healthy Living Programs

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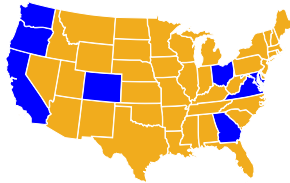


## 2011 CalPERS Health Plan Rate and Benefit Changes Seminar

CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### Who We Are

- 8.7 million members
- 13,729 physicians
- 157,000 employees
- 32 hospitals
- 416 medical offices



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## 2011 CalPERS Health Plan Rate and Benefit Changes Seminar

CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### National Model of Health Care Delivery

"[Kaiser Permanente is] actually one of the models of high-quality, cost-efficient care that's out there right now, partly because they maintain such a stable base of patients and they construct a whole team approach that has proven to be very effective... If we could actually get our health-care system across the board to hit the efficiency levels of a Kaiser Permanente... we actually would have solved our problems."

*President Barack Obama, in an interview with Time Magazine for a July 30, 2009 cover story*

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## 2011 CalPERS Health Plan Rate and Benefit Changes Seminar

CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### 2011 Basic Plan Benefits

Service	Benefit
Physician services	\$15 per visit
Hospital services	No charge
Emergency care	\$50 per Emergency Department visit This Copayment does not apply if you are held for observation in a hospital unit outside the Emergency Department or if admitted directly to the hospital as an inpatient
X-ray and lab tests	No charge

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### 2011 Basic Plan Benefits (continued)

Service	Benefit
Online service features (Available through My Health Manager at <a href="http://kp.org/calpers">kp.org/calpers</a> )	<ul style="list-style-type: none"><li>• E-mail your doctor's office: No charge</li><li>• Take a total health assessment: No charge</li><li>• View most lab test results: No charge</li><li>• Schedule routine appointments: No charge</li><li>• View portions of your medical record: No charge</li><li>• Order prescription refills: No extra charge for delivery</li></ul>

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### 2011 Basic Plan Benefits (continued)

Service	Benefit
Prescription drugs (Includes covered outpatient items in accord with our drug formulary guidelines)	<ul style="list-style-type: none"><li>• Up to a 30-day supply from a Plan pharmacy: \$5 generic/\$15 brand</li><li>• Up to a 100-day supply by mail-order service: \$10 generic/\$30 brand</li><li>• Drugs prescribed for treatment of sexual dysfunction, now covered at 50% coinsurance for up to a 100-day supply from a Plan pharmacy or by mail-order service</li></ul>

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### 2011 Basic Plan Benefits (continued)

Service	Benefit
Routine preventive care	<ul style="list-style-type: none"><li>• Periodic health exam: No charge</li><li>• Scheduled prenatal care and first postpartum visit: No charge</li><li>• Well-child visits (0–23 months): No charge</li><li>• Vaccines (immunizations): No charge</li><li>• Eye refraction exam: No charge (<i>Eyeglasses and contact lenses following cataract surgery, in accord with Medicare guidelines, No charge</i>)</li></ul>

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### 2011 Basic Plan Benefits (continued)

Service	Benefit
Mental Health	Outpatient visits: \$15 per individual visit; \$7 per group visit Inpatient psychiatric hospitalization: No charge
Hearing services	Routine preventive hearing tests: No charge Hearing aid(s): \$1,000 allowance every 36 months
Allergy services	Allergy injection visits: No charge Allergy testing visits: \$15 per visit

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### 2011 Senior Advantage Plan Benefits

Service	Benefit
Physician services	\$10 per visit
Hospital services	No charge
Emergency care	\$50 per Emergency Department visit This Copayment does not apply if you are held for observation in a hospital unit outside the Emergency Department or if admitted directly to the hospital as an inpatient
X-ray and lab tests	No charge
Chiropractic Care	\$10 per visit, up to 20 visits per calendar year

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### 2011 Senior Advantage Plan Benefits (continued)

Service	Benefit
Online service features (Available through My Health Manager at <a href="http://kp.org/calpers">kp.org/calpers</a> )	<ul style="list-style-type: none"><li>• E-mail your doctor's office: No charge</li><li>• Take a total health assessment: No charge</li><li>• View most lab test results: No charge</li><li>• Schedule routine appointments: No charge</li><li>• View portions of your medical record: No charge</li><li>• Order prescription refills: No extra charge for delivery</li></ul>

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

**2011 Senior Advantage Plan Benefits (continued)**

Service	Benefit
Prescription drugs (Includes covered outpatient items in accord with our drug formulary guidelines)	<ul style="list-style-type: none"><li>• Up to a 30-day supply from a Plan pharmacy: \$5 generic/\$15 brand</li><li>• Up to a 100-day supply by mail-order service: \$10 generic/\$30 brand</li><li>• Drugs prescribed for treatment of sexual dysfunction, now covered at 50% coinsurance for up to a 100-day supply from a Plan pharmacy or by mail-order service</li></ul>

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

**2011 Senior Advantage Plan Benefits (continued)**

Service	Benefit
Routine Preventive Care	<ul style="list-style-type: none"><li>• Periodic health exam: \$10 per visit</li><li>• Scheduled prenatal care and first postpartum visit: \$10 per visit</li><li>• Vaccines (immunizations): No charge</li><li>• Eye refraction exam and glaucoma screening: \$10 per visit<ul style="list-style-type: none"><li>– \$175 allowance for eyeglasses/contact lenses every 24 months (<i>Eyeglasses and contact lenses following cataract surgery, in accord with Medicare guidelines, No charge</i>)</li></ul></li></ul>

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**2011 Senior Advantage Plan Benefits (continued)**

Service	Benefit
Mental Health	<ul style="list-style-type: none"><li>• Outpatient visits<ul style="list-style-type: none"><li>– \$10 per individual visit</li><li>– \$5 per group</li></ul></li><li>• Inpatient psychiatric hospitalization: No charge</li></ul>
Hearing Services	<ul style="list-style-type: none"><li>• Routine preventive hearing test: \$10 per visit</li><li>• Hearing aid(s): \$1,000 allowance every 36 months</li></ul>
Allergy Services	<ul style="list-style-type: none"><li>• Allergy injection visits: \$3 per visit</li><li>• Allergy testing visits: \$10 per visit</li></ul>

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## Medicare Part B – Only Plan for CalPERS Members

- If the member currently has Part B they may enroll into the Kaiser Permanente Senior Advantage (KPSA) plan immediately
  - Member must complete and submit the KPSA Election Form
  - Their KPSA membership will become effective the first of the month following the date of signature on the election form
- Benefits
  - Richer benefits than Basic plan
  - Possible lower monthly premiums
  - State may pay Part B premium for State retirees
  - Part B has a monthly premium based on income (2010 average \$110.50)

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## Dependent Care Coverage

- Starting January 1, 2011, dependent children will be eligible to remain covered until age 26
- If you have any dependents who lost coverage because of their age, you'll be able to re-enroll them during open enrollment, as long as they're younger than 26

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## New Member Checklist

- Register for secure access to kp.org
- Find a facility nearest you
- Choose a personal physician
- Learn how to get care
- Get support for healthy living
- Transfer your medical records and prescriptions

Learn more at [kp.org/newmember](http://kp.org/newmember)

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### Choose a Great Doctor

- Each member of your family is encouraged to have his/her own personal plan physician for routine and preventive care, treatment of illness, and referral to a specialist when needed.
- To see our physicians' profiles, go to [kp.org/chooseyourdoctor](http://kp.org/chooseyourdoctor)
  - Review their credentials, including educational background and board certifications, and read their personal statements to ensure just the right fit.
- You can change your doctor for any reason, at any time

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### My Health Manager Tour

- Take the My Health Manager Tour and learn how to:
  - E-mail your doctor's office for free, saving time, gas, and money
  - Order prescription refills, most of which can be mailed to you—at no extra charge
  - Schedule or cancel routine appointments to fit your busy and ever-changing schedule
  - View most lab test results and get summaries of your office visits online
  - Help take care of a family member, like a child or parent, using the features above
  - [kp.org/experience](http://kp.org/experience)

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### My Health Manager Tour (continued)

- You can register for secure access to the members-only features of My Health Manager at [kp.org/calpers](http://kp.org/calpers). Connect to your health information with one click, 24 hours a day.

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CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### Empowering Our Customers

- 3.5 Million Customers online
- 11 million emails sent to physicians
- 6 million prescriptions filled
- 31 million test results viewed

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### Empowering Our CalPERS Customer Online

- 197,832 members registered on kp.org
- 651,915 emails sent to physicians
- 512,471 prescriptions filled
- 1,604,109 test results viewed

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### Healthy Living Rewards Program

- Take the total health assessment online and you will be eligible to win a 160GB iPod or a \$500 gift certificate to a sporting goods store or spafinder.com
  - It's free for CalPERS members and you can complete it in minutes from the comfort of your home
  - You'll receive a customized health improvement plan to help you get inspired and take charge of your health
  - Attach the results to your personal electronic health record, and your doctor can help monitor your progress
  - That's it! You'll be automatically entered into the quarterly drawing—and on your way to a healthier you

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### CalPERS Online Health Management Programs

- We also offer the following customized online programs to help CalPERS members reach their health goals
  - Lose weight with Balance™
  - Eat healthy with Nourish™
  - Reduce stress with Relax™
  - Quit smoking with Breathe™
  - Manage chronic conditions with Care for Your Health™
  - Manage diabetes with Care for Diabetes™
  - Manage pain with Care for Pain™

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### CalPERS Online Health Management Programs (continued)

- Manage depression with Overcoming Depression™
- Get a good night's sleep with Overcoming Insomnia™
- Manage back pain with Care for Your Back™

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### Discount Programs for CalPERS Members

- Weight Watchers® - Lose some extra pounds, at a healthy discount. We've teamed with Weight Watchers® to help you save money on regular online membership fees.
- 10,000 Steps® Program - Use a pedometer to count your steps each day, then track your progress online. You'll get the support you need every step of the way.
- Health and Fitness Programs - Enjoy discounts on massage therapy, acupuncture, chiropractic care, and select fitness club memberships. (Programs vary by region.)

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Blue Shield of California

### Portable Electronic Medical Record

CalPERS Members in Northern California can purchase their password-protected portable electronic medical record (PEMR) on a flash drive

- Copy of patient's medical information
- Ideal for travel and college students
- Encrypted and password protected
- Cost is \$5 for flash drive (free updates)



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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### We are here for your Health

- Member Services Call Center
  - Phone hours
    - Monday through Friday, 7 a.m. to 7 p.m.
    - Saturday and Sunday, 7 a.m. to 3 p.m.
  - English: 1-800-464-4000 (toll free)
  - Spanish: 1-800-788-0616 (toll free)
  - Chinese dialects: 1-800-757-7585 (toll free)
  - TTY for the deaf, hard of hearing, or speech impaired: 1-800-777-1370

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**2011 CalPERS Health Plan Rate and Benefit Changes Seminar**  
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

### We are here for your Health (continued)

- Senior Advantage Member Services
  - English: 1-800-443-0815
  - TTY: 1-800-777-1370

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### Helpful Websites and Phone Numbers

- CalPERS
  - [www.calpers.ca.gov](http://www.calpers.ca.gov)
  - **888 CalPERS**  
(or 888-225-7377)
- Anthem Blue Cross
  - [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)
  - (877) 737-7776
- Blue Shield of California
  - [www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)
  - (800) 334-5847
- Kaiser Permanente
  - [www.kp.org/calpers](http://www.kp.org/calpers)
  - (800) 464-4000
- Medco
  - [www.medco.com/calpers](http://www.medco.com/calpers)
  - (800) 939-7091

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2011 CalPERS Health Plan Rate and Benefit Changes Seminar  
Northern California Sessions

Date: July 30, 2010  
Segment: Health Plan Rate and Benefit Changes Seminar  
Host: Don Sherman  
Guests: Sara Frampton, Kaiser Permanente

**Video Transcript**

Don Sherman:

... Sara Frampton from Kaiser Permanente for the next presentation. Sara?

Sara Frampton:

Hi. Thank you Don. Like millions of members who choose Kaiser Permanente when you choose us you're choosing a partner in health. Kaiser Permanente provides services directly to our members through an integrated healthcare delivery system. Your care is delivered by a team of healthcare professionals. Our providers work together to bring you, our members, convenient access to quality care. You get the services you need, when you need them at locations convenient to you, often all under one roof.

In a fragmented healthcare system, the burden is on the patient to coordinate the healthcare delivery of multiple providers. And because these healthcare providers often are not connected to one another, that is they don't share a common electronic medical record, they have incomplete information about the patient. An integrated healthcare delivery system brings order to chaos promoting better patient care by ensuring high levels of communication and a patient focused experience. At Kaiser Permanente, this integration is supercharged by our electronic medical record which grants real time access to comprehensive patient information, 24/7 in every location.

A little bit about who we are. Kaiser Permanente has over 6-1/2 million members in California alone. It's available to members in eight other states, Oregon, Washington, Colorado, Ohio, Maryland, Virginia, Georgia and Hawaii. In an interview with Time Magazine, President Barack Obama identified Kaiser Permanente as a national model for healthcare delivery and a leader in health information technology. Our members receive care from an entire healthcare team at integrated facilities and benefit from the power of connectivity.

Let's take a look at our 2011 benefit plan. This will be for the Basic plan. Your primary care and specialty doctor office visits remain at a \$15 copay. You will continue to have no charge for hospitalization, laboratory or radiology services. And there is still a \$50 for emergency room visits, however of course this is waived if you're held for observation or admitted to the hospital. Members access to online tools to set appointments, view lab test results, and refill prescription adds value and convenience. Emailing your doctor and receiving a rapid response brings peace of mind. All of these features and more are available to you at no charge and can be accessed online through My Health

## 2011 CalPERS Health Plan Rate and Benefit Changes Seminar Northern California Sessions

Manager at [kp.org/calpers](http://kp.org/calpers). For 2011 one modification has been made to the Basic plan prescription drug benefit. To achieve alignment with the pharmacy benefits across all CalPERS plans, drugs prescribed for the treatment of sexual dysfunction will be covered at a 50% coinsurance for up to 100 day supply, either at the retail pharmacy or through our mail order service. Members can easily obtain their mail order medication refills online through [kp.org](http://kp.org) or by calling our pharmacy refill center at the phone number listed on the face of the medication bottle.

A variety of routine preventive care services are covered at no cost to the member. These include periodic health exams, scheduled prenatal care and scheduled post-partum visits, well child visits, vaccines and immunizations, and eye refraction exam. Benefits for mental health, hearing and allergy services remain unchanged for 2011.

Let's move on to the 2011 Senior Advantage plan benefits. In June the 2011 premiums were announced and the good news is that this plan will cost members less in 2011 than it did in 2010. Doctors office visits remain at \$10 per visit, and much like the Basic plan benefits, there's no charge for hospitalization, laboratory or radiology services. There is a \$50 copayment per emergency room visit which is also waived if you are held for observation or admitted to the hospital.

There are however a couple of distinguishing features of the Senior Advantage plan and one of those you see here. Members enjoy a true chiropractic benefit of just \$10 per visit up to 20 visits per calendar year. My Health Manager at [kp.org](http://kp.org) is a resource used by millions of Kaiser Permanente members and access to the secure online features is available to all members at no cost. For 2011, the CalPERS Senior Advantage prescription drug benefit will change to mirror the Basic plan benefit. Members who pick up their prescriptions from a plan pharmacy will receive a 30 day supply for a single copayment of \$5 for a generic or \$15 for a brand name drug. Members will still be able to receive a 31 to 60 day supply for two copayments or a 61 to 100 day supply for three copayments. Utilizing the mail order service to refill a 100 day supply will save members money. The copayment for 31 to 100 day supply at mail order is just \$10 for generic and \$30 for brand, a savings of a full copayment over the retail price. I can assure you that setting up your medication refills through mail order is easy and convenient. And finally, just like on the basic plan benefit, drugs prescribed for the treatment of sexual dysfunction will be covered at 50% coinsurance for up to a 100 day supply either at the retail pharmacy or through our mail order service.

Most routine preventive care services have a \$10 copayment on the Senior Advantage plan. Immunizations are free of charge. An enhanced benefit for the Senior Advantage plan members is \$175 allowance for eye glasses or contact lenses every 24 months. And as with the Basic plan, benefits for mental health, hearing and allergy services remain unchanged for 2011.

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Retirees who are not enrolled in Medicare, I'm sorry, who are not entitled to Medicare Part A without cost, are not required to enroll in CalPERS Medicare health plan, so many do not and they remain in the Basic plan. However, Kaiser Permanente members have the option to voluntarily enroll in Medicare Part B only and join the CalPERS Kaiser Permanente Senior Advantage plan with lower monthly premiums and richer benefits make this an appealing plan for many. Your account management team can certainly provide more information.

Beginning in January, as Don mentioned previously, coverage will be extended to dependent children up to age 26 regardless of student or marital status. If you have dependents who lost coverage because of their age, you'll be able to re-enroll them during the upcoming Open Enrollment period.

I'd like to turn our attention to resources available to new Kaiser Permanente members. It can be intimidating to navigate a new healthcare system. We begin by encouraging members to register for secure access to [kp.org](http://kp.org). We recommend choosing a Kaiser facility that's convenient to either your home or work, it's up to you. Choosing a doctor is a very personal decision. You may wish to learn about available physicians by exploring our website or speaking with a specialist by phone who can help make a selection. You will receive a new member Welcome Package meant to help you understand the various ways you can access care and take advantage of the programs now available to you. Transferring your medical records and prescriptions is a simple process. You may begin to do so online or by visiting your local facility. This checklist and other important materials to help ease your transition may be found by visiting [kp.org/newmember](http://kp.org/newmember).

Your doctor plays an important role in your health. They're the person who helps guide and manage your healthcare and helps you attain your health goals. At Kaiser Permanente, you have the freedom to choose your own physician, and change any time you wish. You'll make a choice from a large selection of Board-certified physicians who provide high quality care. To help you choose the right doctor, [kp.org/chooseyourdoctor](http://kp.org/chooseyourdoctor), gives you access to both personal and professional information. You can narrow your selection by location, gender, specialty, or language spoken. Each physician has their own website where you can see their photo and read about what's important to you: what medical school they went to, their board certifications and specialties, why they chose to practice medicine at Kaiser Permanente, and often even more personal information to help you get a better sense of who they are as an individual.

Before we move on, I'd like to share something you may not know about Kaiser Permanente physicians. They have pretty unique incentives and they focus on a couple of things. Superior access and service. Our doctors are actually incented to build great relationships with our members. And success in achieving clinical quality outcomes. Our physicians are not paid by the number of times you visit

## 2011 CalPERS Health Plan Rate and Benefit Changes Seminar Northern California Sessions

their office for an appointment. Instead, the focus is on how well they manage opportunities to keep their patients healthy.

Once you're registered on kp.org and have selected a doctor, you may wish to take a virtual tour to better understand the many ways that My Health Manager can help save you time and money. You'll find helpful information at [kp.org/experience](http://kp.org/experience).

This is new for this year, and this is applicable in Northern California. Teenagers in Northern California, 13 years and older, who are kp.org registered members now have direct access to a number of My Health Manager features. I know that makes a lot of family members out there happy. In addition, an adult family member, parents or caregiver who is a Northern California Kaiser member and is also registered on kp.org can now access some of their teen's--12 years old and older--health information. The My Health Manager features available to both teenagers and adults with this teen proxy, are: Email My Doctor, My Allergies, My Immunizations and My Health Summary. These are important for back to school.

Since our advanced online technology was introduced, Kaiser members have had over 11 million opportunities to talk with their physicians without ever having to pay a copayment. Over 6 million times, members haven't had to wait in line for their prescriptions to be filled.

Take a look at some impressive numbers about how our members are utilizing our online resources. I received a report just yesterday updating the number of CalPERS members currently registered on kp.org. It's up to almost 211,000. These numbers are continuing to grow exponentially as our members discover the value of these features. We urge you Health Benefit Officers to encourage your employees to utilize the features available to kp.org. Not only are these great benefits to the employees, but they serve to increase workplace productivity by emailing their doctors 46% of members avoided taking time off for an office visit. Every time somebody substitutes an E-visit for an office visit, a half-day of missed work is saved.

If you're not already familiar with it as a resource, I encourage you to visit [kp.org/calpers](http://kp.org/calpers) where members can view a summary of their benefits, the Evidence of Coverage booklet, and learn how to earn valuable rewards by completing a personalized total health assessment. As a Kaiser Permanente member you have access to a free online total health assessment in the comfort and privacy of your own home. It's a great way to get a picture of your current health. It will assess different areas of your health and how motivated you are to change certain behaviors. The online assessment takes about 20 minutes and upon completion, you'll receive a tailored action plan, receive follow up emails and tips to keep you on the road to good health. Sort of like an online health coach. Simply complete the total health assessment enters you into a drawing for an 80 gigabyte iPod or \$500 gift certificate to a sporting goods store, spa

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finder.com. To participate you must be a CalPERS members, age 18 or older with Kaiser Permanente Basic plan coverage. By law, those enrolled in the Kaiser Permanente Medicare plan are not eligible to receive rewards.

Kaiser Permanente also offers a number of other customized online programs to help members reach their health goals, ranging from overcoming insomnia, to managing back pain and depression. Whether your goal is to lose weight, stop smoking, or reduce stress, our online programs can help.

In addition to online programs and the myriad classes offered at local facilities, Kaiser Permanent has collaborated with Weight Watchers to bring members exciting new weight management options at a discount. Our 10,000 Steps program was designed to help members increase their physical activity level, and work toward a goal of walking 10,000 steps a day. Through a partnership with American Specialty Health Network, Kaiser Permanente members receive discount on chiropractic care, massage therapy, acupuncture services and select fitness club memberships.

Our Northern California region offers members the opportunity to obtain secure summaries of their electronic medical record on flash drives. These portable electronic medical records are miniature storage devices that plug into computer USB ports. For \$5, Kaiser members can get a thumb-sized digital memory device that contain an accurate up-to-date summary of their health information in a format that virtually any doctor with any computer can read. Anytime they want to update their flash drive, it just needs to be taken to a member services office and it will be done immediately and for free. It is recommended for use by patients who are traveling, going off to college, or children going away to camp in areas where Kaiser facilities aren't available. To safeguard patient privacy, the drive is encrypted and password protected with a password that only the member knows. The information cannot be changed by either the member or visiting doctor. The patients can get their devices updated, again for free.

Thank you for giving me the opportunity to share information about Kaiser Permanente, our integrated healthcare delivery system. Your 2011 benefits, as well as the programs and resources available to CalPERS members. You may always visit [kp.org/calpers](http://kp.org/calpers) or contact your dedicated account team to obtain more information. There are two slides here with member services information for both our Basic and Medicare plan members.



## **Kaiser Permanente Questions and Answers**

**Q. Will the insurance carriers notify members of 2011 plan changes?**

A. Yes, prior to Open Enrollment, all current members will receive a mailing, including information about the 2011 benefits and plan changes. Benefit information is also mailed to the Health Benefit Officers at each State and Public agency. A copy of the 2011 Evidence of Coverage booklet may be downloaded from the CalPERS microsite at [kp.org/calpers](http://kp.org/calpers).

**Q. When will Kaiser Southern CA offer a portable electronic medical record (PEMR) on a flash drive?**

A. Portable electronic medical records may be a future enhancement for the Southern California region of Kaiser Permanente.

**Q. Kaiser is different in Northern California and Southern California. Could a parent living in Northern California, still provide for his son who lives in Southern California and is between 23 & 26?**

A. Yes, a dependent child can get visiting member services in a region other than their parent's home region. If you would like more information about visiting member services, please call Member Services in your home region.

**Q. If a Kaiser member has a dependent child living in another state where there are no Kaisers, is there a way for the billing to go directly to Kaiser instead of the member paying and having to submit for reimbursement?**

A. Your Kaiser Permanente medical plan provides 24/7, worldwide coverage for urgent and emergency care when traveling, and for a dependent children residing outside a Kaiser Permanente covered service area. Occasionally, non-Plan providers will bill Kaiser Permanente directly for medical services rendered. In some cases, the member will be required to pay for the emergency care or out-of-area urgent care and submit a claim form to request reimbursement.

**Q. Is Kaiser considering any provisions for routine services for chronic conditions for children attending college outside of Kaiser's service area?**

A. Dependent children residing outside the Kaiser Permanente service area have 24/7, worldwide coverage for urgent and emergency care. There are no provisions anticipated to care for chronic conditions outside the Kaiser Permanente service area.

**Q. What is the likelihood of Kaiser coming to the Monterey Region?**

A. Expansion into Monterey County is not expected at this time.

**Q. Would an orthodontic surgery be covered such as a jaw surgery? Where would we look for that info?**

A. Please refer to the section "Dental and Orthodontic Services" of your Evidence of Coverage booklet. A copy of the 2011 Evidence of Coverage booklet may be downloaded from the CalPERS microsite at [kp.org/calpers](http://kp.org/calpers).

**Q. Would Kaiser consider using another hearing facility other than the HearX?**

A. HearX is a vendor contracted with Kaiser Permanente in Southern California. At this time, there is no short term goal of changing vendors.

**Q. If chiropractor services were excluded from the Kaiser plan offered for our employees this year, how much will it cost to add that service back for next year?**

A. To more closely align the benefits of all CalPERS plans, the CalPERS Board of Administration eliminated chiropractic coverage for Kaiser Permanente Basic Plan members beginning January 1, 2010. CalPERS did not request to have Kaiser Permanente quote this benefit for 2011.

ChooseHealthy, a product of American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., provides discounted rates on chiropractic care, acupuncture, massage therapy services, fitness club memberships, herbs, vitamins, and supplements, and health and fitness books and videos. (Please note that this is a discount program; it is not insurance.) Kaiser Permanente members can access services from any ASH Networks contracted provider; referrals from primary care physicians are not required. Visit [kp.org/choosehealthy](http://kp.org/choosehealthy) for more information.

**Q. Re: Kaiser Senior Advantage Plan: At what age is a person considered a senior?**

A. The Kaiser Permanente Senior Advantage plan is for people who are eligible for Medicare. In general, you are eligible for Medicare coverage if you are:

- 65 or older
- under 65 and already receiving Social Security benefits or meet criteria for certain disabilities

We can help you determine your Medicare eligibility to enroll in our Senior Advantage plan. Call 1-866-973-4588 (toll free) or 1-888-758-6054 (toll-free TTY for the hearing/speech impaired), 8 a.m. to 8 p.m., seven days a week.

**Q. Is Chiropractic Care covered for non-seniors this year?**

A. No. To more closely align the benefits of all CalPERS plans, the CalPERS Board of Administration eliminated chiropractic coverage for Kaiser Permanente Basic Plan members beginning January 1, 2010. CalPERS did not request to have Kaiser Permanente quote this benefit for 2011.

ChooseHealthy, a product of American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., provides discounted rates on chiropractic care, acupuncture, massage therapy services, fitness club memberships, herbs, vitamins, and supplements, and health and fitness books and videos. (Please note that this is a discount program; it is not insurance.) Kaiser Permanente members can access services from any ASH Networks contracted provider; referrals from primary care physicians are not required. Visit [kp.org/choosehealthy](http://kp.org/choosehealthy) for more information.

**Q. Kaiser rep mentioned enrolling in Senior Advantage prior to 65? Did I hear that correctly?**

A. The Kaiser Permanente Senior Advantage plan is for people who are eligible for Medicare. In general, you are eligible for Medicare coverage if you are:

- 65 or older
- under 65 and already receiving Social Security benefits or meet criteria for certain disabilities

We can help you determine your Medicare eligibility to enroll in our Senior Advantage plan. Call 1-866-973-4588 (toll free) or 1-888-758-6054 (toll-free TTY for the hearing/speech impaired), 8 a.m. to 8 p.m., seven days a week.

**Q. Will members be notified of current prescriptions that no longer qualify under the 2011 pharmacy plans?**

A. Kaiser Permanente may add or remove drugs from our formulary during the year. Our drug formulary guidelines allow you to obtain drugs that are not listed for your condition in the drug formulary if a Plan physician determines that they are medically. When a Kaiser Permanente physician determines that a non-formulary drug is medically appropriate and necessary, that drug will be covered under the terms of your prescription drug benefit.

NOTE: If we remove drugs from our formulary, or add prior authorization, or add quantity limits, or move a drug to a higher cost-sharing tier, we must notify affected Kaiser Permanente Senior Advantage members of the change at least 60 days before the date that the change becomes effective, or at the time the member requests a refill of the drug. If the FDA deems a drug on our formulary to be unsafe or the drug's manufacturer removes the drug from the market, we will immediately remove the drug from our formulary and provide notice to members who take the drug. We will notify you of formulary changes through the Provision

of Notice or Explanation of Benefits that will also detail all your pharmacy transactions and annual accumulations.

**Q. Any restrictions on seeking massage therapy? (e.g. has to be recommended by the physician).**

A. Massage therapy is not a covered benefit under your CalPERS health insurance plan. ChooseHealthy, a product of American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., provides discounted rates on massage therapy services, chiropractic care, acupuncture, fitness club memberships, herbs, vitamins, and supplements, and health and fitness books and videos. (Please note that this is a discount program; it is not insurance.) Kaiser Permanente members can access services from any ASH Networks contracted provider; referrals from primary care physicians are not required. Visit [kp.org/choosehealthy](http://kp.org/choosehealthy) for more information.